

YOU
SHOULDN'T
HAVE TO
EITHER



 CalHFA HomeOpeners®
A Mortgage Protection Program

WHAT SETS HOMEOPENERS® APART

HomeOpeners, a Mortgage Protection Program, is additional protection that will help cover a homeowner's mortgage payment for a maximum of six monthly payments, including the principal, interest, taxes, and insurance, up to \$2,500. Best of all, it is included at no additional cost on most CalHFA mortgage-insured loans.

Buying your first home can be challenging. HomeOpeners is just one way CalHFA helps bring you peace of mind.

For more information call CalHFA:
Toll Free 877.9.CalHFA
(or 877.922.5432)
or go to www.calhfa.ca.gov



 CalHFA
California Housing Finance Agency



WE
WOULDN'T
JUMP
WITHOUT
A NET



HOMEOPENERS® ADVANTAGES

PROVIDES ADDED VALUE
AND PROTECTION AT NO
ADDITIONAL COST

Now, first-time homebuyers financing their home through CalHFA can have additional security. HomeOpeners is designed to help you keep your new home in the event you become involuntarily unemployed. Even better, HomeOpeners is available at no additional cost and covers up to \$2,500 per eligible month.

- Gives you peace of mind during unemployment
- Helps protect your credit standing by preventing missed mortgage payments
- Makes emergency savings go further
- Safeguards your investment in your home

HomeOpeners is included with most CalHFA conventional 30-year, 40-year, and *interest only* PLUSSM mortgage programs that require mortgage insurance coverage. The HomeOpeners program covers all or a portion of your required monthly mortgage loan payment, including principal, interest, taxes, and insurance, up to \$2,500 per month, for a maximum of six monthly mortgage payments. The payments will be made directly to the servicer of the mortgage loan. HomeOpeners protection begins on the date your loan closes and lasts up to five years, provided the mortgage insurance coverage on the loan remains in force.

Additional program details are available on our web site at www.calhfa.ca.gov



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Amount \$300,000; Term 30 years; 5.875% sample interest rate, 6.7419% APR includes lender fees and insurance; Est. monthly payment: \$2,387.12 includes principal, taxes and insurance.
Amount \$300,000; Term 35 years; 6.250% sample interest rate, 7.1616% APR includes lender fees and insurance; Est. monthly payment: \$2,175.00 includes principal, taxes and insurance; Yrs. 6-35; \$2,459.66 includes principal, interest, taxes and insurance.
Amount \$300,000; Term 40 years; 6.000% sample interest rate, 6.9247% APR includes lender fees and insurance; Est. monthly payment: \$2,263.15 includes principal, taxes and insurance.